20. An electronic purse loan device using an IC card having a balance information storage which stores electronic money information representing a balance and a loan information storage which stores information representing a loan, comprising:

an IC card reader/writer which reads information stored in said IC card and writes information to said IC card; and

a processor which, when a commercial transaction is made, subtracts an amount of money to be paid for said commercial transaction from said balance information storage;

wherein said IC card reader/writer writes information representing a loan into said loan information storage when said electronic money information representing a balance is less than said amount of money to be paid of the commercial transaction,

wherein said processor checks said information representing a loan stored in said IC card and inhibits the commercial transaction if the amount of money to be paid for it is greater than a predetermined amount of money.

21. An electronic purse loan device using an IC card having a balance information storage which stores electronic money information representing a balance and a loan information storage which stores information representing a loan, comprising:

an IC card reader/writer which reads information stored in said IC card and writes information to said IC card; and

a processor which, when a commercial transaction is made, subtracts an amount of money to be paid for said commercial transaction from said balance information storage;

wherein said IC card reader/writer writes information representing a loan into said loan information storage when said electronic money information representing a balance is less than said amount of money to be paid of the commercial transaction,

wherein said processor checks said information representing a loan stored in said IC card and inhibits a loan if the term of the loan is greater than a predetermined term.

22. (Amended) An electronic purse loan device according to claim 20, wherein said IC card reader/writer reads from/writes to the information stored in said IC card without contacting said IC card.

24. (Amended) An electronic purse loan device according to claim 20, further comprising a display which displays information indicating that said electronic money information representing a balance is less than said amount of money to be paid for said commercial transaction.

26. (Amended) An IC card according to claim 30, further comprising:

a data input/output circuit which inputs/outputs electronic data representing money from/to an external terminal in an electric purse loan system without contact.

27. (Amended) An IC card according to claim 30, further comprising:

a connector which inputs/outputs electric money data from/to an external terminal in said electric purse loan system.

28. (Amended) An IC card according to claim 30, further comprising:

an ID number memory which stores a ID number registered for a person.

29. (Amended) An IC card according to claim 30, wherein said transaction is a train

fare or a bus fare.

30. An IC card used in an electronic purse loan system, comprising:

a balance memory which stores electronic data representing a money balance;

a loan memory which stores electronic data of a loan; and

a processor which writes electronic data of a loan into said loan memory when said

electronic data representing a money balance is less than the amount of money required for a

transaction,

wherein said electronic data of a loan includes electronic money information

representing the upper limit of a loan.

31. An IC card used in an electronic purse loan system, comprising:

a balance memory which stores electronic data representing a money balance;

a loan memory which stores electronic data of a loan; and

a processor which writes electronic data of a loan into said loan memory when said

electronic data representing a money balance is less than the amount of money required for a

transaction,

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wherein said electronic data of a loan includes information representing the term limit of a loan.

36. A method of carrying out a transaction using an IC card, comprising:

storing electronic data representing a money balance in a balance memory;

storing electronic data of a loan in a loan memory; and

writing electronic data of a loan into said loan memory when said electronic data representing a money balance is less than the amount of money required for a transaction, wherein said electronic data of a loan includes information representing the upper limit of a loan and information representing the term limit of a loan.

39. An electronic purse loan device according to claim 21, wherein said processor checks whether or not said IC card is registered.

40. An electronic purse loan device according to claim 21, wherein said IC card reader/writer reads from/writes to the information stored in said IC card without contacting said IC card.

41. An electronic purse loan device according to claim 21, further comprising a display which displays information indicating that said electronic money information representing a balance is less than said amount of money to be paid for said commercial transaction.

42.    An IC card according to claim 31, further comprising:

a data input/output circuit which inputs/outputs electronic data representing money from/to an

external terminal in an electric purse loan system without contact.

43.    An IC card according to claim 31, further comprising:

a connector which inputs/outputs electric money data from/to an external terminal in said

electric purse loan system.

44.    An IC card according to claim 31, further comprising:

an ID number memory which stores a ID number registered for a person.

45.    An IC card according to claim 31, wherein said transaction is a train fare or a

bus fare.